

Information to identify the case:

Debtor 1	Harold L Guido	Social Security number or ITIN xxx-xx-2486
	First Name Middle Name Last Name	
Debtor 2 (Spouse, if filing)		EIN -----
	First Name Middle Name Last Name	Social Security number or ITIN -----
United States Bankruptcy Court Eastern District of Missouri		EIN -----
Case number: 20-45516		Date chapter 7 filed November 30, 2020

Official Form 309A (For Individuals or Joint Debtors)**Order and Notice of Chapter 7 Bankruptcy Case****01/19**

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read all pages carefully.

The filing of the case imposed an automatic stay against most collection activities (see Bankruptcy Code §362 for prohibited collection actions). This means that creditors generally may not take action to collect debts from the debtors, from the debtors' property, or from certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, telephone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the Court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the Bankruptcy Clerk's Office within the deadlines specified in this notice. (See section number 9 for more information.)

To protect your rights, consult an attorney.

The staff of the Bankruptcy Clerk's Office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the Court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the Court.

About Debtor 1:		About Debtor 2:
1. Debtor's full name	Harold L Guido	
2. All other names used in the last 8 years		
3. Address	1470 Park Ashwood Circle Saint Charles, MO 63304	
4. Debtor's attorney Name and address	William H. Ridings Jr. Ridings Law Firm 2510 S. Brentwood Blvd, Ste. 205 St. Louis, MO 63144	Contact phone: <u>(314) 968-1313</u> Email: <u>ridingslaw2003@yahoo.com</u>
5. Bankruptcy trustee Name and address	Fredrich J. Cruse Fredrich J. Cruse, Trustee P.O. Box 914 718 Broadway Hannibal, MO 63401	Contact phone: <u>573-221-1333</u> Email: <u>trustee@cruselaw.com</u>

For more information, see page 2 >

Debtor Harold L Guido

6. Bankruptcy Clerk's Office	<p>111 South Tenth Street Fourth Floor St. Louis, MO 63102 Telephone number: (314) 244-4500 McVCIS: 1-866-222-8029, #87 Electronic Case Information/PACER: https://ecf.moeb.uscourts.gov</p> <p>Office Hours: Monday – Friday 8:30 a.m. – 4:30 p.m.</p>	
7. Meeting of creditors	December 31, 2020 at 10:30 AM	Location:
	The meeting may be continued or adjourned to a later date. If so, the date will be on the Court docket.	Call 1-877-711-9738. Once prompted, enter 9779860. For more details see, www.moeb.uscourts.gov/341meetings
8. Presumption of abuse	Insufficient information has been filed to date to permit the clerk to make any determination concerning the presumption of abuse. If more complete information, when filed, shows that the presumption has arisen, creditors will be notified.	
9. Important Deadlines	<p>File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:</p> <p>You must file a complaint:</p> <ul style="list-style-type: none"> • if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. §727(a)(2) through (7), or • if you want to have a debt excepted from discharge under 11 U.S.C §523(a)(2), (4), or (6). <p>You must file a motion:</p> <ul style="list-style-type: none"> • if you assert that the discharge should be denied under §727(a)(8) or (9). 	<p>Filing deadline: March 1, 2021</p> <p>The deadline to file such complaints for any creditor added to this case after the date of the initial Notice and Order of Commencement shall be the later of the original deadline or 60 days after the date on the certificate of service of the notice given pursuant to L.R. 1009.</p>
	Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	<p>Filing deadline: 30 days after the conclusion of the meeting of creditors unless otherwise provided under Bankruptcy Rule 1019(2)(B) for converted cases.</p>
10. Proof of claim	Deadline for holder(s) of a claim secured by a security interest in the principal residence (Rule 3002(c)(7)(A)):	<p>Filing Deadline: February 8, 2021</p> <p>No property appears to be available to pay creditors. Therefore, other than claims secured by a security interest in the principal residence, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the Clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.</p>
11. Foreign Creditors	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the Court to extend the deadlines in this notice. Consult an attorney familiar with United States Bankruptcy Law if you have any questions about your rights in this case.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the Bankruptcy Clerk's Office or online at www.pacer.uscourts.gov . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection by the deadline to object to exemptions.	

For more information, see page 3 >

Debtor Harold L Guido

13. Abandonment of Property	At the meeting of creditors, the Trustee may announce the abandonment of specific property of the estate that is burdensome or of inconsequential value. Any objection to this abandonment must be filed in writing with the Clerk's Office and the Trustee within 14 days after the conclusion of the meeting of creditors.
14. Domestic Support Obligation – Child Support	The holder of any claim for unpaid pre-petition child support is entitled to have the trustee provide such creditor with notice of the creditor's right to use the services of the state child support enforcement agency and supply such creditor with the address and telephone number of the state child support enforcement agency and an explanation of the creditor's rights to payment in the Bankruptcy case. Any creditor may request such notice and information by writing the trustee. Such creditor is further entitled to have the trustee provide the creditor with (i) notice of the granting of the discharge, (ii) any last known address of the debtor, (iii) debtor's most recent employer, and (iv) information concerning other claims on which the debtor may be liable following a discharge. Failure to request such information from the trustee shall be a waiver of the right to receive such notice from the trustee.

So Ordered:


United States Bankruptcy Judge

Date: November 30, 2020

Any paper that you file in this bankruptcy case should be filed at the Bankruptcy Clerk's Office at the address listed in section number 6 of this Order and Notice. Registered electronic users should file through our Case Management/Electronic Case Files (CM/ECF) system at <https://ecf.moeb.uscourts.gov>. **This Court requires all attorneys to file electronically through CM/ECF.** You may inspect all papers filed, including the list of the debtor's property and debts and the list of the property claimed as exempt, at the Bankruptcy Clerk's Office or via the Internet if you have a PACER subscription. You may register for PACER at www.pacer.uscourts.gov. Case status information is available 24 hours a day by contacting **McVCIS (Multi-Court Voice Case Information System)** or via the Internet using PACER. Information about the meeting of creditors, certain forms, and other matters can be obtained from the Court's website: <https://www.moeb.uscourts.gov>.

Debtor information needed prior to the meeting of creditors:

- Most recently filed federal and state tax returns (must be provided to trustee at least 7 days before 341 meeting)
- W-2(or W-4) forms
- Deeds to any real estate in which the debtor has any interest
- Savings, checking and investment account statements
- Personal property tax statements
- Life insurance policies on debtor's life or lives of debtor's spouse or children
- Divorce decree or separation agreement
- Documentation supporting the appropriate Statement of Current Monthly Income/Means Test/Form(s)
- Pay stubs or other earnings statements covering the 6-month period prior to the petition date

Debtor Identification:

All individual debtors must provide picture identification and proof of social security number (if any) to the trustee prior to the start of the meeting of creditors. Copies may be provided through debtor's counsel or directly to the presiding trustee if unrepresented. Failure to do so may result in your case being dismissed or denial of your discharge, and/or criminal referral. Acceptable forms of picture identification (ID) include an original: 1)driver's license, 2)federal or state government ID, 3)student id, 4)U.S. passport, 5)military ID, or 6)resident alien card. Acceptable forms of proof of social security number include an original: 1)social security card, 2)medical insurance card, 3)pay stub, 4)W-2 form, 5)Internal Revenue Service Form 1099, 6)Social Security Administration report, or 7)statement that such documentation does not exist.

For more information from the Office of the U.S. Trustee regarding verification of debtor identification and telephone guidelines, please visit the Bankruptcy Court's website at: <https://www.moeb.uscourts.gov/341meetings>

Certificate of Notice Pg 4 of 5
United States Bankruptcy Court

Eastern District of Missouri

In re:
Harold L Guido
Debtor(s)

Case No. 20-45516-blc
Chapter 7

District/off: 0865-4
Date Rcvd: Nov 30, 2020

User: admin
Form ID: 309ATele

Page 1 of 2
Total Noticed: 19

The following symbols are used throughout this certificate:

Symbol

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

CERTIFICATE OF NOTICE

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 02, 2020:

Recip ID	Recipient Name and Address
db	+ Harold L Guido, 1470 Park Ashwood Circle, Saint Charles, MO 63304-8737
24954610	+ American First Finance, Attn: Bankruptcy, Po Box 565848, Dallas, TX 75356-5848
24954621	+ Midwest Recovery Systems, Attn: Bankruptcy, Po Box 899, Florissant, MO 63032-0899

TOTAL: 3

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: ridingslaw2003@yahoo.com	Dec 01 2020 02:14:00	William H. Ridings, Jr., Ridings Law Firm, 2510 S. Brentwood Blvd, Ste. 205, St. Louis, MO 63144
tr	+ EDI: BFJCRUSE.COM	Dec 01 2020 04:43:00	Fredrich J. Cruse, Fredrich J. Cruse, Trustee, P.O. Box 914, 718 Broadway, Hannibal, MO 63401-4348
ust	+ Email/Text: ustregion13.ecf@usdoj.gov	Dec 01 2020 02:16:00	Office of US Trustee, 111 S Tenth St, Ste 6.353, St. Louis, MO 63102-1127
24954611	+ EDI: CAPITALONE.COM	Dec 01 2020 04:43:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
24954613	+ EDI: WFNNB.COM	Dec 01 2020 04:43:00	Comenity Bank/Gordmans, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
24954614	+ Email/Text: stacy@consumercollection.com	Dec 01 2020 02:15:00	Consumer Collection Management, Inc., Attn: Bankruptcy, Po Box 1839, Maryland Heights, MO 63043-6839
24954615	+ EDI: CONVERGENT.COM	Dec 01 2020 04:43:00	Convergent Outsourcing, Inc., Attn: Bankruptcy, Po Box 9004, Renton, WA 98057-9004
24954616	+ Email/Text: ebnnotifications@creditacceptance.com	Dec 01 2020 02:15:00	Credit Acceptance, 25505 West 12 Mile Road, Suite 3000, Southfield, MI 48034-8331
24954617	+ Email/Text: bknotice@ercbpo.com	Dec 01 2020 02:15:00	Enhanced Recovery Company, Attn: Bankruptcy, 8014 Bayberry Road, Jacksonville, FL 32256-7412
24954618	+ EDI: IIC9.COM	Dec 01 2020 04:43:00	IC System, Inc, Attn: Bankruptcy, Po Box 64378, St. Paul, MN 55164-0378
24954619	EDI: JEFFERSONCAP.COM	Dec 01 2020 04:43:00	Jefferson Capital Systems, LLC, Attn: Bankruptcy, 16 Mcleland Road, Saint Cloud, MN 56303
24954620	+ EDI: MID8.COM	Dec 01 2020 04:43:00	Midland Funding Llc, Attn: Bankruptcy, Po Box 939069, San Diego, CA 92193-9069
24954622	+ EDI: NAVIENTFKASMSERV.COM	Dec 01 2020 04:43:00	Navient, Attn: Bankruptcy, Po Box 9640, Wilkes Barre, PA 18773-9640
24954632	+ Email/Text: netcreditbnc@enova.com	Dec 01 2020 02:16:05	NetCredit, 175 West Jackson Boulevard, Suite 1000, Chicago, IL 60604-2863
24954633	Email/Text: info@plazaservicesllc.com	Dec 01 2020 02:14:00	Plaza Services, LLC, Attn: Bankruptcy, 110 Hammond Dr, Suite 110, Atlanta, GA 30328

District/off: 0865-4

Date Rcvd: Nov 30, 2020

Form ID: 309ATele

Total Noticed: 19

24954634

+ EDI: DRIV.COM

Dec 01 2020 04:43:00

Santander Consumer USA, Attn: Bankruptcy, Po Box 961245, Fort Worth, TX 76161-0244

TOTAL: 16

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
24954612	*+	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
24954623	*+	Navient, Attn: Bankruptcy, Po Box 9640, Wilkes Barre, PA 18773-9640
24954624	*+	Navient, Attn: Bankruptcy, Po Box 9640, Wilkes Barre, PA 18773-9640
24954625	*+	Navient, Attn: Bankruptcy, Po Box 9640, Wilkes Barre, PA 18773-9640
24954626	*+	Navient, Attn: Bankruptcy, Po Box 9640, Wilkes Barre, PA 18773-9640
24954627	*+	Navient, Attn: Bankruptcy, Po Box 9640, Wilkes Barre, PA 18773-9640
24954628	*+	Navient, Attn: Bankruptcy, Po Box 9640, Wilkes Barre, PA 18773-9640
24954629	*+	Navient, Attn: Bankruptcy, Po Box 9640, Wilkes Barre, PA 18773-9640
24954630	*+	Navient, Attn: Bankruptcy, Po Box 9640, Wilkes Barre, PA 18773-9640
24954631	*+	Navient, Attn: Bankruptcy, Po Box 9640, Wilkes Barre, PA 18773-9640

TOTAL: 0 Undeliverable, 10 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 02, 2020

Signature: /s/Joseph Speetjens